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RILED

Fill in this information to identify your case:		UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS
United States Bankruptcy Court for the: Northern District of Illinois		JUN 21 2016
Case number (# known):	Chapter you are filing under: Chapter 7 Chapter 11	JEFFREY P. ALLSTEADT, CLERK
	Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

P	art 1: Identify Yourself		
	Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
7.	Write the name that is on your	1 otorio	
	government-issued picture identification (for example, your driver's license or passport).	First name Middle name	First name
	Bring your picture	Maiton	
	identification to your meeting with the trustee.	Lašt name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
okskedi			
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>0</u> <u>9</u> <u>6</u> <u>1</u>	xxx - xx
	number or federal Individual Taxpayer	OR .	OR -
	Identification number	9 xx - xx	9 xx - xx

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Debtor 1

	_atricia	Ann	Wa	Hon
Ė	irst Name Middle Mama	Lact Man	T.O.	

Case number (if known)____

ang panangangangangangang panangang pang seriman sa ing panggangan panggangangangangangangangangangangangang	out Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
lentification Numbers EIN) you have used in	I have not used any business names or EfNs.	☐ I have not used any business names or EINs.
•	iness name	Business name
clude trade names and ping business as names Busi	iness name	Business name
EIN		EIN
EIN		EIN
here you live		If Debtor 2 lives at a different address:
Num	0830 BENSIEY AV	Number Street
City	hicago Illinas 6861	City State ZIP Cod
Cour	ity	County
abo	our mailing address is different from the one ve, fill it in here. Note that the court will send notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
Num	ber Street	Number Street
P.O.	Вох	P.O. Box
City	State ZIP Code	City State ZIP Cod
ny you are choosing Checks district to file for	ck one:	Check one:
nkruptcy i	Over the last 180 days before filing this petition, have lived in this district longer than in any ther district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
□ i (:	have another reason. Explain. See 28 U.S.C. § 1408.)	l have another reason. Explain. (See 28 U.S.C. § 1408.)
- -		
-		
	have another reason. Explain. See 28 U.S.C. § 1408.)	☐ I have another reason (See 28 U.S.C. § 140

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Debtor 1

Latricia Ann Walton
Fist Name Last Name

Tell the Court About Your Bankruptcy Case

Case number (if known)_____

Bankruptcy Code you	for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.				
are choosing to file	☐ Chapter 7				
unaci	☐ Chapter 11				
	☐ Chapter 12				
	Chapter 13				
How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.				
	I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).				
	☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.				
Have you filed for bankruptcy within the	0 No				
last 8 years?	Yes. District Northern when 03/17/3015 case number 15-05/163				
	District When Case number MM / DD / YYYY				
	District When Case number				
	How you will pay the fee Have you filed for bankruptcy within the				

11. Do you rent your residence?

cases pending or being

filed by a spouse who is

not filing this case with

you, or by a business

partner, or by an affiliate?

No. Go to line 12.

Yes. Debtor

District

Debtor

District

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

When

When

- No. Go to line 12.
- Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

MM / DD / YYYY

MM / DD / YYYY

Relationship to you

Relationship to you

Case number, if known

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Debtor 1

Case number	(if known)			

	Are you a sole proprietor	🌉 No.	Go to Part 4.					
	of any full- or part-time business?	☐ Yes	es. Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any	Works Andrews				
	a corporation, partnership, or LLC.		Number Street			***************************************		
	If you have more than one sole proprietorship, use a separate sheet and attach it			**************************************				
	to this petition.		City	***************************************		State	ZIP Code	
			Check the appropriate	box to describ	e your business:			
			☐ Health Care Busin	ess (as defined	in 11 U.S.C. § 1	01(27A))		
			☐ Single Asset Real	Estate (as defir	ned in 11 U.S.C.	§ 101(51B))	
			Stockbroker (as de	fined in 11 U.S	.C. § 101(53A))			
			Commodity Broker	(as defined in	11 U.S.C. § 101(6))		
			None of the above					
I	debtor? For a definition of small business debtor, see 1 U.S.C. § 101(51D).	☐ No.	the Bankruptcy Code.	er 11, but I am			or according to the definition in ording to the definition in the	
ī	4: Report if You Own o	or Have	Any Hazardous Pro	perty or Any	Property Tha	t Needs I	mmediate Attention	
	Report if You Own o		Any Hazardous Pro	perty or Any	Property Tha	t Needs I	mmediate Attention	
Ĭ	o you own or have any property that poses or is	■ No	Any Hazardous Pro What is the hazard?	perty or Any	Property Tha	t Needs I	mmediate Attention	
i p	To you own or have any property that poses or is leged to pose a threat if imminent and dentifiable hazard to public health or safety?	■ No		perty or Any	Property Tha	t Needs i	mmediate Attention	
T Ha o ii P O p ii	To you own or have any property that poses or is leged to pose a threat of imminent and dentifiable hazard to sublic health or safety? Or do you own any roperty that needs mediate attention?	■ No	What is the hazard?				mmediate Attention	
t Facility Fair Fatt	To you own or have any property that poses or is leged to pose a threat of imminent and dentifiable hazard to public health or safety? Or do you own any roperty that needs	■ No	What is the hazard?					
t Facility Fat	Do you own or have any property that poses or is lleged to pose a threat of imminent and dentifiable hazard to public health or safety? Or do you own any property that needs mediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	■ No	What is the hazard?	is needed, why				

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Debtor 1

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

if you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Λ	h	^1	:4	De	h	hai	- 1	•
~		v	36	UE		w		

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before ! filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

I am not required	to receive	a briefing	about
credit counseling	because o	of:	

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required	to	receive	а	briefing	abou
credit counseling	be	ecause c	f:	:	

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-20219 Doc 1 Filed 06/21/16 Entered 06/21/16 13:57:12 Desc Main Document Page 6 of 14

NOTICE OF CREDIT COUNSELING 30-DAY TEMPORARY WAIVER

My name is Latricia Walton. I come to you with love and respect to ask for a request to wave the credit counseling requirements with a 30-day temporary waiver. I have attempted to complete one of the approved courses found on the https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111, https://www.myonlinebankruptcyclass.com/, and did not have the fee required at the time for the course. I will, however, pay and complete the course before my 30-days expire.

Latricia Walton

Janeia Walton 6/11/2016 Case 16-20219 Doc 1 Filed 06/21/16 Entered 06/21/16 13:57:12 Desc Main Document Page 7 of 14

NOTICE OF ADMINISTARTIVE COST FOR FILING CHAPTER 13 BANKRUPTCY DISTRICT OF NORTHERN ILLINOIS

Janucia Walton

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atricia Ann Walton

Case number (if known)__

Pa	art 6: Answer These Que	stions for Reporting Purpos	es				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
	,	□ No. Go to line 16b.□ Yes. Go to line 17.					
			ily business debts? Business debts vestment or through the operation of the				
		□ No. Go to line 16c.□ Yes. Go to line 17.					
		16c. State the type of debts you	owe that are not consumer debts or but	siness debts.			
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	and a second process of record representative for the fact of a second s			
ر د د د د د د د د د د د د د د د د د د د	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapte administrative expenses No Yes	er 7. Do you estimate that after any exer s are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?			
	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$50,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Pa	t 7: Sign Below						
Fo	ryou	I have examined this petition, and correct.	d I declare under penalty of perjury that	the information provided is true and			
		If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.	apter 7, I am aware that I may proceed, i understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed			
		If no attorney represents me and this document, I have obtained a	I did not pay or agree to pay someone on read the notice required by 11 U.S.C	who is not an attorney to help me fill out . § 342(b).			
		I request relief in accordance with	h the chapter of title 11, United States C	ode, specified in this petition.			
		I understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, ar	t in fines up to \$250,000, or imprisonme	money or property by fraud in connection nt for up to 20 years, or both.			
		A Catricia (consideration of Debtor 1)	Signature	e of Debtor 2			
		Executed on Db //7/2	Executed				

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Debtor 1 Latricia Am Walton
First Name Middle Name Last Name

Case number (if known)_____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date				
Signature of Attorney for Debtor		ММ	1	DD	/ YYYY
Printed name					
r inted traine					
Firm name					
Number Street					

		ZIP C		,	
	State	ZIP C	ode		

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Debtor 1

Latricia Ann Walton
First Name Middle Name Last Name

Case number (if known)____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

be familiar with any state exemption laws that apply.	The second secon
Are you aware that filing for bankruptcy is a serious act consequences?	ion with long-term financial and legal
□ No	
Yes	
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or imprisor	
□ No ■ Yes	
Did you pay or agree to pay someone who is not an atto	orney to help you fill out your bankruptcy forms?
Yes. Name of Person	
Attach Bankruptcy Petition Preparer's Notice, Deci	laration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the ris	ks involved in filing without an attorney. I
have read and understood this notice, and I am aware to	hat filing a bankruptcy case without an
attorney may cause me to lose my rights or property if I	do not properly handle the case.
Janua Watton *	
Signature of Debtor 1	Signature of Debtor 2
Date 06//1/30/6 MM/DD /YYYY	Date MM / DD / YYYY
Contact phone	Contact phone
Cell phone 773-412-4428	Cell phone
Email address 19tricia Waltone Yahao (a	역Email address

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American Collections Ent 6094 D Franconia Rd Alexandria, VA 22310

Caine & Weiner 21210 Erwin St Woodland Hills, CA 91367

Virtuoso Sourcing Group 3033 S Parker Rd 100 Aurora, CO 80014

AARON Rents Inc 309 E Paces Ferry Atlanta, GA 30303

Capital One Bank USA NA PO BOX 30281 SALT LAKE CITY, UT 84130

Capital One Bank USA NA PO BOX 30281 SALT LAKE CITY, UT 84130

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA 18773

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA 18773

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA 18773

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA 18773

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA 18773 Case 16-20219 Doc 1 Filed 06/21/16 Entered 06/21/16 13:57:12 Desc Main Document Page 12 of 14

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA 18773

Swiss Colony / Montgomery Ward 1112 7TH AVE MONROE, WI 53566

Total Finance AC LLC 2900 W IRVING PARK CHICAGO, IL 60618

City of Chicago 121 N Lasalle Street Room 107A Chicago, IL 60602

Comcast 1255 W North Ave Chicago, IL 60622-1562

Commonwealth Edison Attn: Bankruptcy Department 2100 Swift Drive Oakbrook, IL 60523

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

First Bk Of De/contine 1608 Walnut Street Philadelphia, PA 19103

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Med Business Bureau Po Box 1219 Park Ridge, IL 60068

Metaglssl/Money Power line of credit Jackson Hewitt I Power card Po Box 71402 Salt lake City, UT 84171 Midland Funding 8875 Aero Dr San Diego, CA 92123

Midland Funding 8875 Aero Dr San Diego, CA 92123

Midland Funding 8875 Aero Dr San Diego, CA 92123

Midwest Title Loan 2129 S Cicero Cicero, IL 60804

Rjm Acq Llc 575 Underhill Blvd. Suite 224 Syosset, NY 11791

Slm Financial Corp 11100 Usa Pkwy Fishers, IN 46037

Slm Financial Corp 11100 Usa Pkwy Fishers, IN 46037

SIm Financial Corp 11100 Usa Pkwy Fishers, IN 46037

Sprint Po Box 219554 Kansas City, MO 64121

US Cellular Po Box 0203 Palatine, IL 60055

Wachovia Bank Po Box 31608 Charlotte, NC 28231 Case 16-20219 Doc 1 Filed 06/21/16 Entered 06/21/16 13:57:12 Desc Main Document Page 14 of 14

Charter One Bank 1 Citizens Drive Riverside, RI 02915

1bkde/sgld 2 Liberty Place Philadelphia, PA 19102